

Application No.
09/848,639

(Use several sheets if necessary)

APR 08 2015

**Group
3628**

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

DATE CONSIDERED 3/28/06

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PTO/SB/DBA (08-03)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 5

Complete If Known

Application Number	09/848639
Filing Date	MAY 3, 2001
First Named Inventor	SHELTON E. HARRISON
Art Unit	2162 3628
Examiner Name	
Attorney Docket Number	

U. S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ² Number ⁴ Kind Code ⁵ (if known)				

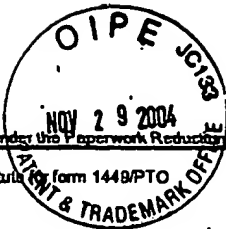
Examiner Signature	<i>Nguyen</i>
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Date Considered	3/28/06
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Application Number	09/848639
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First Named Inventor	SHELTON E. HARRISON
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Sheet 3 of 5

NON PATENT LITERATURE DOCUMENTS

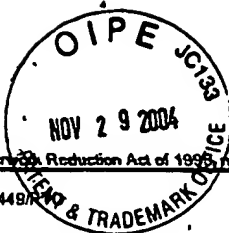
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
mm		The following documents appear on the enclosed floppy disk labeled "Disk 1" as .PDF files:	
		BILLPOINT, "Ebay Online Payments: Step 1", 2001, San Jose, CA, USA, www.billpoint.com as stored at www.archive.org.	
		BILLPOINT, "Ebay Online Payments: Step 2", 2001, San Jose, CA, USA, www.billpoint.com as stored at www.archive.org.	
		BILLPOINT, "Ebay Online Payments: Step 3", 2001, San Jose, CA, USA, www.billpoint.com as stored at www.archive.org.	
		ESCROW.COM, "Guiding Buyers and Sellers Safely through the Online Escrow Process", 2003, Unknown city, CA, USA, www.escrow.com	
		ESCROW.COM, "How does Escrow.com protect against fraud?", 2003, Unknown city, CA, USA, www.escrow.com	
		ESCROW.COM, "How long does the Escrow process take?", 2003, Unknown city, CA, USA, www.escrow.com	
		ESCROW.COM, "How does Escrow.com protect me?", 2003, Unknown city, CA, USA, www.escrow.com	
		IRONPORT, "Guaranteed Delivery of Legitimate Email", 2002, Unknown city, www.bondedsender.com as stored at www.archive.org.	
mm		INVESTOPEDIA, "Irrevocable Letter of Credit - ILOC," 2004, Unknown city, www.investopedia.com.	

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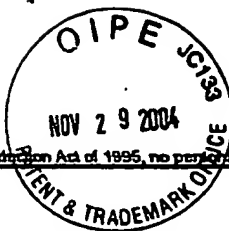
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
mm		The following documents appear on the enclosed floppy disk labeled "Disk 1" as .PDF files:	
		UNKNOWN AUTHOR, "Straight Irrevocable Letter of Credit" contract, unknown date and city.	
		NETQUOTE, "NetQuote - We help you find the right prospects," 1997, unknown city, www.netquote.com as stored at www.archive.org	
		NETQUOTE, "Business Insurance Quote Request," 1999, unknown city, www.netquote.com as stored at www.archive.org	
		SOUTH COAST SURETY, "Will solve your bonding problems," 1998, unknown city, www.southcoastsurety.com as stored at www.archive.org	
		SOUTH COAST SURETY, "Surety questions and answers," 1998, unknown city, www.southcoastsurety.com as stored at www.archive.org	
		SOUTH COAST SURETY, "Will solve your clients bonding problems," 1998, unknown city, www.southcoastsurety.com as stored at www.archive.org	
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		ROSENBERG & PARKER SURETY BONDS, "Online Client Services," 1998, Bala Cynwyd, PA, USA, www.suretybond.com as stored at www.archive.org	
mm		ESCROW.COM, "The buyer has to select a payment method", 2004, unknown city, CA, USA, www.escrow.com	

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Sheet 5 of 5

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		SURETY.COM, "Who is Surety Technologies?", 1999, Reston, VA, USA, www.surety.com as stored at www.archive.org	
		YAHOO, "Yahoo Non-Paying Bidder Process," 2004, Santa Clara, CA, USA, www.yahoo.com	
mm		MOSES, Margaret, "Controlling the Letter of Credit Transaction," unknown date & time.	

Examiner Signature	Ngan Nguyen	Date Considered	3/28/06
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Sheet	1	of	5
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Complete if Known

Application Number	09/848666
Filing Date	May 3, 2007
First Named Inventor	SHELTON E. HARRISON
Art Unit	2164
Examiner Name	
Attorney Docket Number	

U. S. PATENT DOCUMENTS

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**Examiner
Signature**

Ngan Nguyen

Date
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3/28/06

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2

of

5

Application Number

09/848639

Filing Date

May 3, 2001

First Named Inventor

SHELTON E HARRIS

Art Unit

2164

Examiner Name

Attorney Docket Number

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>nm</i>		PAYPAL, "User Agreement for PayPal Service," www.paypal.com, 2003, unknown city (11 pages).	
		PAYPAL, "Winning Buyer notification," www.paypal.com, 2003, unknown city (1 pages).	
		PAYPAL, "End of auction notification," www.paypal.com, 2003, unknown city (1 pages).	
		PAYPAL, "Seller Overview," www.paypal.com, 2003, unknown city (1 pages).	
		PAYPAL, "Getting started: How do I send money," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "Getting started: How do I receive money," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "How secure are paypal transactions," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "What if I do not receive the item I expected," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "Seller protection policy," www.paypal.com, 2003, unknown city (2 pages).	
<i>nm</i>		PAYPAL, "Buyer Complain Policy," www.paypal.com, 2003, unknown city (1 page). <u>2 pages.</u>	

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Signature

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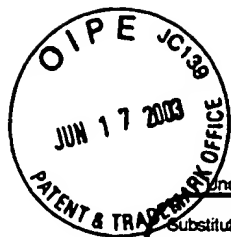
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Sheet 3 of 5

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Application Number	09/848639
Filing Date	May 3, 2001
First Named Inventor	SHELTON E HARRISON
Art Unit	2164
Examiner Name	
Attorney Docket Number	

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
mm		ESCROW.COM, "Guiding Buyers and Sellers...." www.escrow.com, 2003 (1 page), unknown city.	
		ESCROW.COM, "How Does Escrow protect against fraud," www.escrow.com, 2003 (1 page) unknown city.	
		YAHOO PAYDIRECT, "Send Money to Someone Else?", www.yahoo.com 2003 (1 p.).	
		YAHOO PAYDIRECT, "Accept Money someone has sent me?", www.yahoo.com 2003 (1 p.).	
		YAHOO PAYDIRECT, "How do i use Paydirect on my web site....?", www.yahoo.com 2003 (1 p.).	
		ESCROW.COM, "How Does Escrow protect me," www.escrow.com, 2003 (1 page).	
		YAHOO PAYDIRECT, "Yahoo paydirect terms of service", www.yahoo.com 2003 (14 p.).	
		YAHOO PAYDIRECT, "How Does Yahoo Paydirect work?", www.yahoo.com 2003 (3 p.).	
		PCWorld.Com, "Auction Payment sites..." , pcworld.com, 2000, unknown city. (3 p.)	
mm		Federal Trade Commission "Internet Auction Fraud...", FTC, www.ftc.gov. Wash., DC. 4 pages.	

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Sheet 4 of 5

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Application Number	09/848886
Filing Date	May 3, 2001
First Named Inventor	SHELTON E HARRISON
Art Unit	2164
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NON PATENT LITERATURE DOCUMENTS

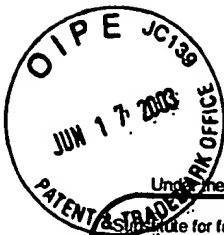
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<i>me</i>		STEINER, INA; "FTC Says Internet Auction..." www.auctionbytes.com (5 pages) unknown city, 1/24/02.	
<i>me</i>		AUCTION BYTES, "What to do if you are ripped off online," (3 pages) unknown city, 2003.	
<i>me</i>		AUCTION BYTES, "Online Payment services," (4 pages) unknown city, 11/2003.	

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<i>mm</i>		PAYPAL, "PayPal Merchant Tools," www.paypal.com, May 21, 2003, unknown city (24 pages).	
		KILCULLEN ET AL., "Construction Surety Bonds in Plain English," 1996, unknown city (7 pages).	
		KILCULLEN Et AL., "How Surety Bonds Work," 1996, unknown city (7 pages).	
		CRUZ, Mike: "Passing the Buck," Computer Reseller News, CMP Media (2 pages), Manhasset, NY, 2000.	
		Black's Law Dictionary, "Suretyship bond," West Publishing, St. Paul, MN, 1990 (1 page).	
		Black's Law Dictionary, "Surety" definition, id, 2 pages.	
		Black's Law Dictionary, "Suretyship" definition, 1 page.	
		Black's Law Dictionary, "Suretyship, Contract of" definition, 1 page.	
<i>mm</i>		Black's Law dictionary, "Guaranty" Definition, 2 pages.	
			

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Application Number	09/848,639
				Filing Date	May 3, 2001
				First Named Inventor	Shelton E. Harrison
				Group Art Unit	N/A
				Examiner Name	Not Yet Assigned
Sheet	1	of	1	Attorney Docket Number	HO-P02010US1

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
AM	A	6,076,072		Libman	6-13-2000	
AM	B	6,208,973		Boyer et al	3-27-2001	

FOREIGN PATENT DOCUMENTS								
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Examiner Signature	<i>Ngan Nguyen</i>	Date Considered	3/28/06
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